

Information to identify the case:

Debtor 1	Anthony W Morris	Social Security number or ITIN	xxx-xx-0940
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	15-12831-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony W Morris

6/6/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony W Morris
 Debtor

Case No. 15-12831-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 27

Date Rcvd: Jun 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2018.

db	+Anthony W Morris, 1964 E. Oak Road M-3, Vineland, NJ 08361-2565
cr	+Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
515336535	BBY/CBNA, 50 NW Pt. R, Elk Grove V, IL 60007
515518085	+Cavalry SPV I, LLC, Assignee of Capital One Bank (USA), N.A., Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
515511211	+Cavalry SPV I, LLC, Assignee of Capital One, N.A., Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
515336540	+FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
515376708	+First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197-0003
515336543	+Specialized Loan Service, 8742 Lucent Blvd. Ste, Highlands R, CO 80129-2386
515425521	+Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2018 00:35:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 07 2018 00:35:52 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515336532	EDI: BANKAMER.COM Jun 07 2018 12:00:00 Bank of America, PO Box 982235, El Paso, TX 79998
515336533	EDI: BANKAMER.COM Jun 07 2018 12:00:00 Bank of America, PO Box 982238, El Paso, TX 79998
515336536	+EDI: CAPITALONE.COM Jun 07 2018 11:59:00 CAP1/GUITR, 26525 N Riverwoods B, Mettawa, IL 60045-3440
515336537	EDI: CAPITALONE.COM Jun 07 2018 11:59:00 Capital One, PO Box 85520, Richmond, VA 23285
515336538	+EDI: CHASE.COM Jun 07 2018 11:59:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
515336539	+EDI: CHASE.COM Jun 07 2018 11:59:00 Chase/Best Buy, PO Box 15298, Wilmington, DE 19850-5298
515438187	E-mail/Text: bankruptcy.bnc@ditech.com Jun 07 2018 00:35:16 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
515336541	+EDI: RMSC.COM Jun 07 2018 12:00:00 Greentree Servicing, 332 Minnesota St. Ste., St. Paul, MN 55101-1314
515572362	EDI: PRA.COM Jun 07 2018 11:49:00 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
515572359	EDI: PRA.COM Jun 07 2018 11:49:00 Portfolio Recovery Associates, LLC, c/o Paypal Smart Connect, POB 41067, Norfolk VA 23541
515572331	EDI: PRA.COM Jun 07 2018 11:49:00 Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
515336544	+EDI: RMSC.COM Jun 07 2018 12:00:00 SYNCB/PAYPAL SMART CON, PO Box 965005, Orlando, FL 32896-5005
515336542	+EDI: SEARS.COM Jun 07 2018 11:59:00 Sears/CBNA, PO Box 6189, Sioux Falls, SD 57117-6189
515336545	+EDI: CITICORP.COM Jun 07 2018 11:59:00 UNVL/Citi, PO Box 6241, Sioux Falls, SD 57117-6241
516853532	EDI: ECAST.COM Jun 07 2018 11:58:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
515512116	EDI: ECAST.COM Jun 07 2018 11:58:00 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515336534*	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
	(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)
	TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 27

Date Rcvd: Jun 06, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2018 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC fka Greentree Servicing LLC
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin P. Diskin on behalf of Creditor Specialized Loan Servicing LLC
NJ_ECF_Notices@McCalla.com
Nathan Van Embden on behalf of Debtor Anthony W Morris nve@nvanembden.com,
lstyles@nvanembden.com

TOTAL: 5